

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Central District of CaliforniaIn re:
Seok Woo Youn
Jong Sook Youn
DebtorsCase No. 13-11089-CB
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0973-8

User: abernsonC
Form ID: b18Page 1 of 2
Total Noticed: 21

Date Rcvd: Oct 28, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2013.

db/jdb +Seok Woo Youn, Jong Sook Youn, 12901 Dale St. #21, Garden Grove, CA 92841-5021
 33365054 +B Don Ahn MD, 1382 E Foothill Blvd, Upland, CA 91786-4014
 33365049 +CACH LLC, 4340 S Monaco St Unit 2, Denver, CO 80237-3408
 33365051 +Chase, PO Box 24696, Columbus, OH 43224-0696
 33365053 +Golden State Credit Svc, 280 N Benson Ave Ste 6, Upland, CA 91786-5652
 33365042 +Jong Sook Youn, 3600 Wilshire Blvd Ste 1220, Los Angeles, CA 90010-2616
 33365043 +Jong Yun Kim, 3600 Wilshire Blvd Ste 1220, Los Angeles, CA 90010-2616
 33365055 +Medicredit Corporation, 1801 California Ave, Corona, CA 92881-7251
 33365060 +Michael S Hunt Esq, 151 Bernal Rd Ste 8, San Jose, CA 95119-1306
 33365041 +Seok Woo Youn, 3600 Wilshire Blvd Ste 1220, Los Angeles, CA 90010-2616

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: BWMKOSMALA.COM Oct 29 2013 02:28:00 Weneta M Kosmala (TR),
 3 MacArthur Place, Suite 760, Santa Ana, CA 92707-6071
 smg EDI: EDD.COM Oct 29 2013 02:29:00 Employment Development Dept., Bankruptcy Group MIC 92E,
 P.O. Box 826880, Sacramento, CA 94280-0001
 smg EDI: CALTAX.COM Oct 29 2013 02:28:00 Franchise Tax Board, Bankruptcy Section MS: A-340,
 P.O. Box 2952, Sacramento, CA 95812-2952
 33365044 +EDI: ACCE.COM Oct 29 2013 02:28:00 Asset Acceptance, PO Box 1630, Warren, MI 48090-1630
 33365047 EDI: BANKAMER.COM Oct 29 2013 02:29:00 Bank of America, PO Box 982235, El Paso, TX 79998
 33365046 EDI: BANKAMER.COM Oct 29 2013 02:29:00 Bank of America, 4161 Piedmont Pkwy,
 Greensboro, NC 27410
 33365049 +EDI: STFC.COM Oct 29 2013 02:28:00 CACH LLC, 4340 S Monaco St Unit 2,
 Denver, CO 80237-3408
 33365050 +EDI: CHASE.COM Oct 29 2013 02:28:00 Chase Bank USA, PO Box 15298,
 Wilmington, DE 19850-5298
 33365059 EDI: DISCOVER.COM Oct 29 2013 02:28:00 Discover Financial Service, PO Box 30954,
 Salt Lake City, UT 84130
 33365056 +EDI: MID8.COM Oct 29 2013 02:28:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 33365057 +EDI: PRA.COM Oct 29 2013 02:33:00 Portfolio Recovery Associate, 120 Corporate Blvd Ste 100,
 Norfolk, VA 23502-4962
 33365058 EDI: USBANKARS.COM Oct 29 2013 02:29:00 US Bank, PO Box 108, Saint Louis, MO 63166
 TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

33365045* +Asset Acceptance, PO Box 1630, Warren, MI 48090-1630
 33365048* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998)
 33365052* +Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298
 33365061* +Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 30, 2013

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2013 at the address(es) listed below:

Tyson Takeuchi on behalf of Debtor Seok Woo Youn tyson@tysonfirm.com, tyson@ecf.inforuptcy.com
 Tyson Takeuchi on behalf of Joint Debtor Jong Sook Youn tyson@tysonfirm.com,
 tyson@ecf.inforuptcy.com
 United States Trustee (SA) ustpregion16.sa.ecf@usdoj.gov

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User: abernsonC
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Weneta M Kosmala (TR) Weneta.Kosmala@7trustee.net,
cal5@ecfcbis.com;wkosmala@kosmalalaw.com;dfitzger@kosmalalaw.com;kgeorge@kosmalalaw.com
TOTAL: 4

**United States Bankruptcy Court
Central District Of California**

411 West Fourth Street, Suite 2030, Santa Ana, CA 92701-4593

DISCHARGE OF DEBTOR

DEBTOR INFORMATION:

Seok Woo Youn
aka Seokwoo Youn

BANKRUPTCY NO. 8:13-bk-11089-CB

CHAPTER 7

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any): xxx-xx-9154

Employer Tax-Identification (EIN) No(s).(if any): N/A

Debtor Discharge Date: 10/28/13

JOINT DEBTOR INFORMATION:

Jong Sook Youn

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any): xxx-xx-3040

Employer Tax-Identification (EIN) No(s).(if any): N/A

Joint Debtor Discharge Date: 10/28/13

Address:

12901 Dale St. #21
Garden Grove, CA 92841

It appearing that the debtor is entitled to a discharge, IT IS ORDERED: The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code). SEE THE BACK OF THIS ORDER FOR EXCEPTIONS AND OTHER IMPORTANT INFORMATION.

BY THE COURT,

Dated: October 28, 2013

Kathleen J. Campbell
Clerk of the Court

** Set forth all names, including trade names, used by the debtor(s) within the last 8 years. For joint debtors, set forth the last four digits of both social-security numbers or individual taxpayer-identification numbers.*

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court, under section 523 of the Bankruptcy Code or other applicable law, specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.